

REMARKS

Interview Summary

Applicants would like to thank Examiner Lalia M. Hamilton for her time during an interview on July 28, 2009. Examiner Hamilton and Applicants' representative, Darin Gibby, discussed interpretations of claim terms and possible amendments to overcome the cited art, including the use of a mobile phone to initiate a request.

Status of the Claims

Claims 1, 3-18, 22-26, and 28-30 are currently pending in the application. Claims 1, 22, 23, 24 and 26 have been amended. No new matter has been added by the amendments. Claims 33-42 have been added. Examination of claims 1, 3-18, 22-26, 28-30 and 33-42 is respectfully requested.

Claim Rejections Under 35 U.S.C. §103

Claims 1, 3-18, 22-26, and 28-30 have been rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,473,500 to Risafi ("**Risafi**") in view of U.S. Patent No. 6,868,408 to Rosen ("**Rosen**"). As discussed in the interview, none of the cited art teaches the use of a mobile phone to initiate a request for a value transfer. Further, neither Risafi nor Rosen describe techniques for transferring the requested value in the manner claimed. Hence, claims 1, 3-18, 22-26 and 28-30 are distinguishable and in condition for allowance.

Added Claims

Claim 33 has been added to depend from claim 26 and is distinguishable for at least depending from claim 26. Also, none of the cited art teaches converting phone minutes into cash.

Claims 34-38 have been added to claim a method for transferring value from a stored value account to cash, where the request is received from a mobile phone. Neither Risafi nor Rosen teach such a method. As such, claims 34-38 are in condition for allowance.

Claims 39-42 have been added to claim a method for transferring value between two financial accounts that are each associated with a mobile device. Since Risafi and Rosen fail to teach such a limitation, claims 39-42 are distinguishable.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested. Applicants do not acquiesce to any argument not specifically addressed herein. Rather, Applicants believe the amendments and arguments contained herein overcome all rejections presented.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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